



# Loss Control Division

of the Alabama Municipal Insurance Corporation  
and the Municipal Workers Compensation Fund



## Town of Berlin, Alabama Receives ALM Gold Risk Management Award

The Town of Berlin was recently awarded a Gold Risk Management Award by the insurance divisions of the Alabama League of Municipalities.

Approximately 800 public entities participate in one or both of the Alabama League of Municipalities (ALM) sponsored insurance programs which are the Municipal Workers Compensation Fund (MWCF) and the Alabama Municipal Insurance Corporation (AMIC).

The Board of Directors of both insurance programs approved the establishment of a Risk Management Award system in 2002. The award system recognizes those members who have instituted risk management and loss control activities in an effort to reduce their loss ratio. Risk management and loss control activities not only benefit the member's loss ratio but also the overall success of the League sponsored insurance programs. Through the efforts of Town of Berlin employee and property and liability losses are being minimized; and most importantly, employees and citizens are reaping the rewards of a safer workplace and community.

There are three levels of Risk Management Awards that are given - Gold, Silver and Bronze. Recipients are given a plaque for the first time they receive a reward and then a plate is sent to attach to the plaque for subsequent years if eligible. The Gold, Silver and Bronze levels are for loss ratios of below 5%, 5% to 20% and 20% to 40%, respectively.

Based in Montgomery, the Alabama League of Municipalities was organized in 1935 and serves as the recognized voice of the cities and towns in Alabama. Representing more than 450 member municipalities, the League works to secure enactment of legislation enabling all cities and towns to perform their functions more efficiently and effectively; offers specialized training for both municipal officials and employees; holds conferences and meetings at which views and experiences of officials may be exchanged; and conducts continuing studies of the legislative, administrative and operational needs, problems and functions of Alabama's municipal governments. For more information, visit [www.almonline.org](http://www.almonline.org).